

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In re:
DENISE CASTON-CLARK
Debtor(s)

Case No. 22-47624-MAR

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Krispen S. Carroll, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/29/2022.
- 2) The plan was confirmed on 04/12/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2023, 11/30/2023, 01/09/2024.
- 5) The case was dismissed on 01/09/2024.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,175.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,597.49
Less amount refunded to debtor	\$0.00

NET RECEIPTS:**\$15,597.49****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$8,631.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,236.35
Other	\$0.00
TOTAL EXPENSES OF ADMINISTRATION:	\$9,867.35

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD	Secured	5,580.18	5,580.18	5,580.18	620.02	0.00
ACAR LEASING LTD	Secured	NA	620.02	620.02	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	21,181.00	21,205.97	21,205.97	0.00	751.67
BRIAN SHANNON	Unsecured	13,000.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	6,409.00	6,375.60	6,375.60	0.00	217.73
DISCOVER BANK/DISCOVER PRODU	Unsecured	17,721.00	17,611.34	17,611.34	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	479.00	522.26	522.26	0.00	0.00
MCCAVIT CAPITAL	Unsecured	37,840.00	42,207.71	38,000.00	0.00	1,346.96
MSU FEDERAL CREDIT UNION	Unsecured	10,701.71	10,670.40	10,670.40	0.00	372.40
MSU FEDERAL CREDIT UNION	Unsecured	6,462.08	6,530.82	6,530.82	0.00	223.04
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,570.00	0.00	2,341.74	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,672.00	2,569.81	2,569.81	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	257.00	221.04	221.04	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	413.00	700.32	700.32	0.00	0.00
SHELLPOINT MORTGAGE SERVICINC	Secured	NA	0.00	0.00	0.00	0.00
SHELLPOINT MORTGAGE SERVICINC	Secured	NA	4,673.15	4,673.15	0.00	0.00
SHELLPOINT MORTGAGE SERVICINC	Secured	NA	1,850.00	1,850.00	0.00	0.00
SYNERGY PROPERTY PARTNERS LLC	Unsecured	20,090.00	19,310.00	19,310.00	0.00	684.47
UPSTART NETWORK	Unsecured	997.00	967.15	967.15	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	42,707.00	42,707.86	42,707.86	0.00	1,513.85

Summary of Disbursements to Creditors:	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$1,850.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,673.15	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,200.20	\$620.02	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$12,723.35	\$620.02	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$169,734.31	\$0.00	\$5,110.12

Disbursements:	
Expenses of Administration	<u>\$9,867.35</u>
Disbursements to Creditors	<u>\$5,730.14</u>
TOTAL DISBURSEMENTS :	<u>\$15,597.49</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/20/2024

By: /s/ Krispen S. Carroll

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.